ABSTRACT OF THE DISCLOSURE

Methods and apparatus for selecting an insurance carrier for an online insurance policy purchase are disclosed. A user at a client device, such as a personal computer connected to the Internet, receives a plurality of

5   business insurance quotes with minimal data input requirements. A plurality of insurance carriers are narrowed down to a few relevant insurance carriers based on the user's zip code, standard industrial code (SIC), desired insurance products, a small number of "kill" questions, and a customized insurance application which is dynamically generated in response to previous

10   answers.